and the party of t	UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
	Caption in Compliance with D.N.J.LBR 9004-1	
	STEWART LEGAL GROUP, P.L. Formed in the State of Florida Gavin N. Stewart, Esq. Of Counsel to Bonial & Associates, P.C. 401 East Jackson Street, Suite 2340 Tampa, FL 33602 Tel: 813-371-1231/Fax: 813-371-1232 E-mail: gavin@stewartlegalgroup.com Attorney for The Money Source Inc.	
	In re: Denise M. Finch aka Denise Finch	Chapter 13 Case No. 19-23249-ABA
	Debtor.	Judge Andrew B. Altenburg Jr

CREDITOR'S CERTIFICATION OF DEFAULT

- I, ____Cindy Cowden ____, hereby certify:

 1. I am employed as a ____Vice President ____ by The Money Source Inc.

 ("Creditor"), and declare under penalty of perjury, that the foregoing is true and correct to the best of my knowledge, information, and belief.
- 2. On June 10, 2020, an Order was entered, a copy of which is attached as an exhibit, providing for the cure of post-petition arrearages, and in default of such monthly payments for a 30-day period, allowing the Creditor *ex parte* relief to vacate the stay, with notice to the Debtor, his attorney and the Trustee.
- Debtor has failed to comply with the Order by missing payments as summarized on the attached Certification of Creditor Regarding Post Petition Payment History.

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4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date November 28, 2022

Signature Cindy Cowde